

The Honorable Marsha J. Pechman

**UNITED STATES DISTRICT COURT
WESTERN DISTRICT OF WASHINGTON
AT SEATTLE**

TRAVIS MICKELSON, DANIELLE H.
MICKELSON, and the marital community
thereof,

Plaintiffs,

v.

CHASE HOME FINANCE, LLC, an unknown
entity; JPMORGAN CHASE BANK, N.A., a
foreign corporation; MORTGAGE
ELECTRONIC REGISTRATION SYSTEMS,
INC., a foreign corporation; NORTHWEST
TRUSTEE SERVICES, INC., a domestic
corporation; CHICAGO TITLE, an unknown
corporation; ROUTH CRABTREE OLSEN,
P.S., a domestic Personal Services Corporation;
FEDERAL HOME LOAN MORTGAGE
CORPORATION, a corporation; JEFF
STENMAN, and JANE DOE STENMAN,
individually, and the marital community
comprised thereof; VONNIE MCELLIGOTT
and JOHN DOE MCELLIGOTT, individually,
and the marital community comprised thereof;
RHEA S. PRE and JOHN DOE PRE,
individually, and the marital community
comprised there; and ROBOSIGNERS DOE 1-
10;

Defendants.

No. 11-01445-MJP

**ANSWER OF DEFENDANTS
NORTHWEST TRUSTEE
SERVICES, INC., ROUTH
CRABTREE OLSEN, P.S., JEFF
STENMAN, VONNIE
MCELLIGOTT, AND RHEA PRE**

I. ANSWER

COME NOW, Defendants Northwest Trustee Services, Jeff Stenman, Vonnice McElligott, and Rhea Pre (collectively, "NWTS Defendants") and Routh Crabtree Olsen,

1 P.S. (“RCO”) (NWTs Defendants and RCO are collectively referred to as “Answering
2 Defendants”) and hereby answers Plaintiff’s Amended Complaint (“FAC”) as follows. All
3 allegations not expressly admitted, denied, or otherwise pled below are hereby to be
4 construed as denied.

5 1.1 Answering Defendants lack sufficient information or belief to either admit or deny
6 the allegations in this paragraph and therefore deny them.

7 1.2 Deny.

8 1.3 This paragraph contains legal conclusions to which Answering Defendants are not
9 required to respond. To the extent an answer is required, Answering Defendants lack sufficient
10 information to admit or deny the allegations and on this basis deny them.

11 1.4 This paragraph contains legal conclusions to which Answering Defendants are not
12 required to respond. To the extent an answer is required, Answering Defendants lack sufficient
13 information to admit or deny the allegations and on this basis deny them.

14 1.5 This paragraph contains legal conclusions to which Answering Defendants are not
15 required to respond and other statements to which no response is required. To the extent an
16 answer is required, Answering Defendants lack sufficient information to admit or deny the
17 allegations and on this basis deny them.

18 1.6 This paragraph contains legal conclusions to which Answering Defendants are not
19 required to respond. To the extent an answer is required, Answering Defendants lack sufficient
20 information to admit or deny the allegations and on this basis deny them.

21 2.1 Answering Defendants lack sufficient information or belief to either admit or deny
22 the allegations in this paragraph and therefore deny them.

23 2.2 Answering Defendants lack sufficient information or belief to either admit or deny
24 the allegations in this paragraph and therefore deny them.

25 2.3 Answering Defendants assert that the Note and Deed of Trust speak for themselves. To
26 the extent an further answer is required, Answering Defendants lack sufficient information to
admit or deny the allegations and on this basis deny them.

1 2.4 Answering Defendants assert that the Deed of Trust speaks for itself. To the extent an
2 further answer is required, Answering Defendants lack sufficient information to admit or deny
3 the allegations and on this basis deny them.

4 2.4.1 Admit.

5 2.5 Admit.

6 2.5.1 Answering Defendants assert that the Limited Power of Attorney speaks for itself.

7 2.5.2 Answering Defendants assert that the Assignment of Deed of Trust speaks for itself.

8 2.5.3 Answering Defendants assert that the Appointment of Successor Trustee speaks for
9 itself.

10 2.5.4 Answering Defendants assert that the 2008 Notice of Trustee's Sale speaks for itself.

11 2.5.5 Answering Defendants assert that the 2010 Notice of Trustee's Sale speaks for itself.

12 2.6 Admit.

13 2.7 This paragraph contains legal conclusions to which Answering Defendants are not
14 required to respond. To the extent an answer is required, Answering Defendants lack sufficient
15 information to admit or deny the allegations and on this basis deny them.

16 2.8 Answering Defendants lack sufficient information to admit or deny the allegations and
17 on this basis deny them.

18 2.9 This paragraph contains legal conclusions to which Answering Defendants are not
19 required to respond. To the extent an answer is required, Answering Defendants lack sufficient
20 information to admit or deny the allegations and on this basis deny them.

21 2.9.1 This paragraph contains legal conclusions to which Answering Defendants are not
22 required to respond. To the extent an answer is required, Answering Defendants lack sufficient
23 information to admit or deny the allegations and on this basis deny them.

24 2nd 2.9.1 Answering Defendants lack sufficient information to admit or deny the
25 allegations and on this basis deny them.

26 2.9.3 Answering Defendants lack sufficient information to admit or deny the allegations and
on this basis deny them.

1 2.10 Admit.

2 2.10.1 Answering Defendants lack sufficient information to admit or deny the allegations and
3 on this basis deny them.

4 2.10.2 This paragraph is unintelligible as written. To the extent an answer is required,
5 Answering Defendants lack sufficient information to admit or deny the allegations and on this
6 basis deny them.

7 2.10.3 Deny.

8 2.11 Answering Defendants lack sufficient information to admit or deny the allegations and
9 on this basis deny them.

10 2.12 This paragraph includes legal conclusions to which Answering Defendants are not
11 required to respond. RCO admits it is a law firm and professional services corporation
12 principally based in Bellevue, WA and doing business in Island County. RCO admits attorney
13 Heidi Buck appeared on its behalf. Answering Defendants deny all remaining allegations
14 contained in this paragraph.

15 2.13 This paragraph includes legal conclusions to which Answering Defendants are not
16 required to respond. Answering Defendants admit Jeff Stenman is a resident of Washington and
17 employed by NWTs.

18 2.14 This paragraph includes legal conclusions to which Answering Defendants are not
19 required to respond. Answering Defendants admit Vonnie McElligott is a resident of
20 Washington and employed by NWTs.

21 2.15 This paragraph includes legal conclusions to which Answering Defendants are not
22 required to respond. Answering Defendants admit Rhea Pre is a resident of Washington and
23 employed by NWTs.

24 2.16 Answering Defendants lack sufficient information to admit or deny the allegations and
25 on this basis deny them.

26 2.18¹ Admit this court has jurisdiction.

¹ The FAC does not contain a Paragraph 2.17.

1 3.1 Answering Defendants re-state responses to each and every item and allegation
2 above.

3 3.2 Answering Defendants lack sufficient information to admit or deny the allegations and
4 on this basis deny them.

5 3.3 Answering Defendants assert that the Note speaks for itself. The statements in this
6 paragraph are statements that do not warrant a denial or admission from Answering
7 Defendants.

8 3.4 This paragraph contains legal conclusions to which Answering Defendants are not
9 required to respond. To the extent an answer is required, Answering Defendants lack sufficient
10 information to admit or deny the allegations and on this basis deny them.

11 3.5 Answering Defendants lack sufficient information to admit or deny the allegations and
12 on this basis deny them.

13 3.6 Answering Defendants assert that the Deed of Trust speaks for itself.

14 3.7 Answering Defendants lack sufficient information to admit or deny the allegations and
15 on this basis deny them.

16 3.8 This paragraph contains legal conclusions to which Answering Defendants are not
17 required to respond. To the extent an answer is required, Answering Defendants lack sufficient
18 information to admit or deny the allegations and on this basis deny them.

19 3.8.1 Answering Defendants assert that the Deed of Trust speaks for itself. This paragraph
20 contains legal conclusions to which Answering Defendants are not required to respond. To
21 the extent an answer is required, Answering Defendants lack sufficient information to admit or
22 deny the allegations and on this basis deny them.

23 3.8.2 Answering Defendants assert that the Note speaks for itself. This paragraph contains
24 legal conclusions to which Answering Defendants are not required to respond. To the extent
25 an answer is required, Answering Defendants lack sufficient information to admit or deny the
26 allegations and on this basis deny them.

1 3.8.3 This paragraph contains legal conclusions to which Answering Defendants are not
2 required to respond. To the extent an answer is required, Answering Defendants lack sufficient
3 information to admit or deny the allegations and on this basis deny them.

4 3.8.4 This paragraph contains legal conclusions to which Answering Defendants are not
5 required to respond. To the extent an answer is required, Answering Defendants lack sufficient
6 information to admit or deny the allegations and on this basis deny them.

7 3.8.5 This paragraph contains legal conclusions to which Answering Defendants are not
8 required to respond. To the extent an answer is required, Answering Defendants lack sufficient
9 information to admit or deny the allegations and on this basis deny them.

10 3.8.6 This paragraph contains legal conclusions to which Answering Defendants are not
11 required to respond. To the extent an answer is required, Answering Defendants lack sufficient
12 information to admit or deny the allegations and on this basis deny them.

13 3.9 This paragraph contains legal conclusions to which Answering Defendants are not
14 required to respond. To the extent an answer is required, Answering Defendants lack sufficient
15 information to admit or deny the allegations and on this basis deny them.

16 3.9.1 This paragraph contains legal conclusions to which Answering Defendants are not
17 required to respond. To the extent an answer is required, Answering Defendants lack sufficient
18 information to admit or deny the allegations and on this basis deny them.

19 3.9.2 Answering Defendants lack sufficient information to admit or deny the allegations and
20 on this basis deny them.

21 3.9.3 Answering Defendants lack sufficient information to admit or deny the allegations and
22 on this basis deny them.

23 3.9.4 This paragraph contains legal conclusions to which Answering Defendants are not
24 required to respond. To the extent an answer is required, Answering Defendants lack sufficient
25 information to admit or deny the allegations and on this basis deny them.

26 3.10 Admit.

1 3.11 Answering Defendants lack sufficient information to admit or deny the allegations and
2 on this basis deny them.

3 3.12 Answering Defendants lack sufficient information to admit or deny the allegations and
4 on this basis deny them.

5 3.13 Answering Defendants lack sufficient information to admit or deny the allegations and
6 on this basis deny them.

7 3.14 Answering Defendants lack sufficient information to admit or deny the allegations and
8 on this basis deny them.

9 3.15 This paragraph contains statements that do not warrant a denial or admission from
10 Answering Defendants and legal conclusions to which Answering Defendants are not
11 required to respond. To the extent an answer is required, Answering Defendants lack sufficient
12 information to admit or deny the allegations and on this basis deny them.

13 3.16 Answering Defendants assert that the Limited Power of Attorney speaks for itself.

14 3.17 Answering Defendants assert that the Appointment of Successor Trustee speaks for
15 itself. Answering Defendants admit Jeff Stenman and Rhea Pre are employees of NWTs.

16 3.18 Answering Defendants assert that the Assignment of Deed of Trust speaks for itself.
17 Answering Defendants admit Vonnie McElligott and Rhea Pre are employees of NWTs.

18 3.19 This paragraph contains legal conclusions to which Answering Defendants are not
19 required to respond. To the extent an answer is required, Answering Defendants lack sufficient
20 information to admit or deny the allegations and on this basis deny them.

21 3.20 This paragraph contains legal conclusions to which Answering Defendants are not
22 required to respond. To the extent an answer is required, Answering Defendants lack sufficient
23 information to admit or deny the allegations and on this basis deny them.

24 3.21 Answering Defendants lack sufficient information to admit or deny the allegations and
25 on this basis deny them.
26

1 3.22 Answering Defendants admit the Mickelson defaulted on their loan. Answering
2 Defendants lack sufficient information to admit or deny the remaining allegations and on this
3 basis deny them.

4 3.23 RCO asserts that the 2008 Letter, notice of default, and notice of sale speaks for
5 themselves. Answering Defendants lack sufficient information to admit or deny the remaining
6 allegations and on this basis deny them.

7 3.24 Answering Defendants deny the Appointment and Assignment were recorded after the
8 notice of sale.

9 3.25 Answering Defendants lack sufficient information or belief to either admit or deny
10 the allegations in this paragraph and therefore deny them.

11 3.26 Answering Defendants assert the 2010 Notice of Sale and Note speak for themselves.

12 3.27 Denied.

13 3.28 NWTS admits it conducted the sale on March 25, 2011. Answering Defendants assert
14 the Trustee's Deed speaks for itself. Answering Defendants lack sufficient information to
15 admit or deny the remaining allegations and on this basis deny them.

16 3.29 To the extent this paragraph states a legal conclusion, Answering Defendants are not
17 required to answer. Answering Defendants deny the allegations in this paragraph.

18 3.30 RCO admits it was retained by Freddie Mac to represent it in the unlawful detainer
19 action. Answering Defendants assert the unlawful detainer complaint speaks for itself.
20 Answering Defendants lack sufficient information to admit or deny the remaining allegations
21 and on this basis deny them.

22 3.31 Answering Defendants lack sufficient information to admit or deny the allegations and
23 on this basis deny them.

24 3.32 Answering Defendants lack sufficient information to admit or deny the allegations and
25 on this basis deny them.

26 3.33 Answering Defendants lack sufficient information to admit or deny the allegations and
on this basis deny them.

1 3.34 Answering Defendants lack sufficient information to admit or deny the allegations and
2 on this basis deny them.

3 3.35 Answering Defendants lack sufficient information to admit or deny the allegations and
4 on this basis deny them.

5 3.36 Answering Defendants lack sufficient information to admit or deny the allegations and
6 on this basis deny them.

7 3.37 Answering Defendants lack sufficient information to admit or deny the allegations and
8 on this basis deny them.

9 3.38 Answering Defendants lack sufficient information to admit or deny the allegations and
10 on this basis deny them.

11 3.39 Answering Defendants lack sufficient information to admit or deny the allegations and
12 on this basis deny them.

13 4.1 Answering Defendants re-state responses to each and every item and allegation
14 above.

15 4.2 This paragraph contains legal conclusions to which Answering Defendants are not
16 required to respond. To the extent an answer is required, Answering Defendants lack sufficient
17 information to admit or deny the allegations and on this basis deny them.

18 5.1 Answering Defendants re-state responses to each and every item and allegation
19 above.

20 5.2 Answering Defendants assert the Note speaks for itself.

21 5.3 The statements in this paragraph are statements that do not warrant a denial or
22 admission from Answering Defendants.

23 5.4 This paragraph contains legal conclusions to which Answering Defendants are not
24 required to respond. To the extent an answer is required, Answering Defendants lack sufficient
25 information to admit or deny the allegations and on this basis deny them.
26

1 5.5 This paragraph contains legal conclusions to which Answering Defendants are not
2 required to respond. To the extent an answer is required, Answering Defendants lack sufficient
3 information to admit or deny the allegations and on this basis deny them.

4 5.6 This paragraph contains legal conclusions to which Answering Defendants are not
5 required to respond. To the extent an answer is required, Answering Defendants lack sufficient
6 information to admit or deny the allegations and on this basis deny them.

7 5.7 This paragraph contains legal conclusions to which Answering Defendants are not
8 required to respond. To the extent an answer is required, Answering Defendants lack sufficient
9 information to admit or deny the allegations and on this basis deny them.

10 5.8 Answering Defendants lack sufficient information to admit or deny the allegations and
11 on this basis deny them.

12 6.1 Answering Defendants re-state responses to each and every item and allegation
13 above.

14 6.2 The statements in this paragraph are statements that do not warrant a denial or
15 admission from Answering Defendants.

16 6.3 Answering Defendants assert the Deed of Trust speaks for itself.

17 6.4 This paragraph contains legal conclusions and statements that do not warrant a denial
18 or admission from Answering Defendants. To the extent an answer is required, Answering
19 Defendants lack sufficient information to admit or deny the allegations and on this basis deny
20 them.

21 6.5 Answering Defendants assert the Deed of Trust speaks for itself.

22 6.6 This paragraph contains legal conclusions to which Answering Defendants are not
23 required to respond. To the extent an answer is required, Answering Defendants lack sufficient
24 information to admit or deny the allegations and on this basis deny them.

25 6.6.1 This paragraph contains legal conclusions to which Answering Defendants are not
26 required to respond. To the extent an answer is required, Answering Defendants lack sufficient
information to admit or deny the allegations and on this basis deny them.

1 6.6.2 Answering Defendants lack sufficient information to admit or deny the allegations and
2 on this basis deny them.

3 6.6.3 Answering Defendants lack sufficient information to admit or deny the allegations and
4 on this basis deny them.

5 6.6.4 This paragraph contains legal conclusions to which Answering Defendants are not
6 required to respond. To the extent an answer is required, Answering Defendants lack sufficient
7 information to admit or deny the allegations and on this basis deny them.

8 6.7 Answering Defendants lack sufficient information to admit or deny the allegations and
9 on this basis deny them.

10 6.8 This paragraph contains legal conclusions to which Answering Defendants are not
11 required to respond. To the extent an answer is required, Answering Defendants lack sufficient
12 information to admit or deny the allegations and on this basis deny them.

13 6.9 This paragraph contains legal conclusions to which Answering Defendants are not
14 required to respond. To the extent an answer is required, Answering Defendants lack sufficient
15 information to admit or deny the allegations and on this basis deny them.

16 6.10 This paragraph contains legal conclusions to which Answering Defendants are not
17 required to respond. To the extent an answer is required, Answering Defendants lack sufficient
18 information to admit or deny the allegations and on this basis deny them.

19 6.11 This paragraph contains legal conclusions to which Answering Defendants are not
20 required to respond. To the extent an answer is required, Answering Defendants lack sufficient
21 information to admit or deny the allegations and on this basis deny them.

22 6.12 Answering Defendants assert the Deed of Trust speaks for itself. To the extent an
23 answer is required, Answering Defendants lack sufficient information to admit or deny the
24 allegations and on this basis deny them.

25 6.13 This paragraph contains legal conclusions to which Answering Defendants are not
26 required to respond. To the extent an answer is required, Answering Defendants lack sufficient
information to admit or deny the allegations and on this basis deny them.

1 6.14 This paragraph contains legal conclusions to which Answering Defendants are not
2 required to respond. To the extent an answer is required, Answering Defendants lack sufficient
3 information to admit or deny the allegations and on this basis deny them.

4 6.15 Answering Defendants assert the Deed of Trust speaks for itself.

5 6.16 This paragraph contains legal conclusions to which Answering Defendants are not
6 required to respond. To the extent an answer is required, Answering Defendants lack sufficient
7 information to admit or deny the allegations and on this basis deny them.

8 6.17 This paragraph contains legal conclusions to which Answering Defendants are not
9 required to respond. To the extent an answer is required, Answering Defendants lack sufficient
10 information to admit or deny the allegations and on this basis deny them.

11 6.18 This paragraph contains legal conclusions to which Answering Defendants are not
12 required to respond. To the extent an answer is required, Answering Defendants lack sufficient
13 information to admit or deny the allegations and on this basis deny them.

14 6.19 This paragraph contains legal conclusions to which Answering Defendants are not
15 required to respond. To the extent an answer is required, Answering Defendants lack sufficient
16 information to admit or deny the allegations and on this basis deny them.

17 6.20 This paragraph contains legal conclusions to which Answering Defendants are not
18 required to respond. To the extent an answer is required, Answering Defendants lack sufficient
19 information to admit or deny the allegations and on this basis deny them.

20 6.21 This paragraph contains legal conclusions to which Answering Defendants are not
21 required to respond. To the extent an answer is required, Answering Defendants lack sufficient
22 information to admit or deny the allegations and on this basis deny them.

23 6.22 Answering Defendants assert the Assignment of Deed of Trust speaks for itself. This
24 paragraph contains legal conclusions to which Answering Defendants are not required to
25 respond. To the extent an answer is required, Answering Defendants lack sufficient information
26 to admit or deny the allegations and on this basis deny them.

1 6.23 Answering Defendants assert the Assignment of Deed of Trust speaks for itself. This
2 paragraph contains legal conclusions to which Answering Defendants are not required to
3 respond. To the extent an answer is required, Answering Defendants lack sufficient information
4 to admit or deny the allegations and on this basis deny them.

5 6.24 This paragraph contains legal conclusions to which Answering Defendants are not
6 required to respond. To the extent an answer is required, Answering Defendants lack sufficient
7 information to admit or deny the allegations and on this basis deny them.

8 6.25 The statements in this paragraph are statements that do not warrant a denial or
9 admission from Answering Defendants.

10 6.26 Admit.

11 6.27 Admit. Answering Defendants assert the Limited Power of Attorney speaks for itself.

12 6.28 This paragraph contains legal conclusions to which Answering Defendants are not
13 required to respond. To the extent an answer is required, Answering Defendants lack sufficient
14 information to admit or deny the allegations and on this basis deny them.

15 6.29 This paragraph contains legal conclusions to which Answering Defendants are not
16 required to respond. To the extent an answer is required, Answering Defendants deny the
17 allegations of this paragraph.

18 6.30 This paragraph contains legal conclusions to which Answering Defendants are not
19 required to respond. To the extent an answer is required, Answering Defendants deny the
20 allegations of this paragraph.

21 6.31 Answering Defendants assert the Appointment of Successor Trustee and Limited
22 Power of Attorney speak for themselves. This paragraph contains legal conclusions to which
23 Answering Defendants are not required to respond. To the extent an answer is required,
24 Answering Defendants deny the allegations of this paragraph.

25 6.32 This paragraph contains legal conclusions to which Answering Defendants are not
26 required to respond. To the extent an answer is required, Answering Defendants deny the
allegations of this paragraph.

1 6.33 Answering Defendants assert the Deed of Trust speaks for itself.

2 6.34 The statements in this paragraph are statements that do not warrant a denial or
3 admission from Answering Defendants.

4 6.35 The statements in this paragraph are statements that do not warrant a denial or
5 admission from Answering Defendants.

6 6.36 This paragraph contains legal conclusions to which Answering Defendants are not
7 required to respond. To the extent an answer is required, Answering Defendants lack sufficient
8 information to admit or deny the allegations and on this basis deny them.

9 6.37 This paragraph contains legal conclusions to which Answering Defendants are not
10 required to respond. To the extent an answer is required, Answering Defendants lack sufficient
11 information to admit or deny the allegations and on this basis deny them.

12 6.38 This paragraph contains legal conclusions to which Answering Defendants are not
13 required to respond. To the extent an answer is required, Answering Defendants lack sufficient
14 information to admit or deny the allegations and on this basis deny them.

15 6.39 This paragraph contains legal conclusions to which Answering Defendants are not
16 required to respond. To the extent an answer is required, Answering Defendants deny the
17 allegations of this paragraph.

18 6.40 This paragraph contains legal conclusions to which Answering Defendants are not
19 required to respond. To the extent an answer is required, Answering Defendants deny the
20 allegations of this paragraph.

21 6.41 This paragraph contains legal conclusions to which Answering Defendants are not
22 required to respond. To the extent an answer is required, Answering Defendants deny the
23 allegations of this paragraph.

24 6.42 The statements in this paragraph are statements that do not warrant a denial or
25 admission from Answering Defendants.

26 6.42.1 The statements in this paragraph are statements that do not warrant a denial or
admission from Answering Defendants.

1 6.42.2 The statements in this paragraph are statements that do not warrant a denial or
2 admission from Answering Defendants.

3 2nd 6.42 This paragraph contains legal conclusions to which Answering Defendants are
4 not required to respond. To the extent an answer is required, Answering Defendants lack
5 sufficient information to admit or deny the allegations and on this basis deny them.

6 6.43 Denied.

7 6.44 This paragraph contains legal conclusions to which Answering Defendants are not
8 required to respond. To the extent an answer is required, Answering Defendants deny the
9 allegations of this paragraph.

10 6.45 This paragraph contains legal conclusions to which Answering Defendants are not
11 required to respond. To the extent an answer is required, Answering Defendants deny the
12 allegations of this paragraph.

13 6.46 This paragraph contains legal conclusions to which Answering Defendants are not
14 required to respond. To the extent an answer is required, Answering Defendants deny the
15 allegations of this paragraph.

16 6.47 This paragraph contains legal conclusions to which Answering Defendants are not
17 required to respond. To the extent an answer is required, Answering Defendants deny the
18 allegations of this paragraph.

19 6.48 The statements in this paragraph are statements that do not warrant a denial or
20 admission from Answering Defendants.

21 6.49 The statements in this paragraph are statements that do not warrant a denial or
22 admission from Answering Defendants.

23 6.50 This paragraph contains legal conclusions to which Answering Defendants are not
24 required to respond. To the extent an answer is required, Answering Defendants deny the
25 allegations of this paragraph.
26

1 6.51 This paragraph contains legal conclusions to which Answering Defendants are not
2 required to respond. To the extent an answer is required, Answering Defendants deny the
3 allegations of this paragraph.

4 6.52 This paragraph contains legal conclusions to which Answering Defendants are not
5 required to respond. To the extent an answer is required, Answering Defendants deny the
6 allegations of this paragraph.

7 6.53 This paragraph contains legal conclusions to which Answering Defendants are not
8 required to respond. To the extent an answer is required, Answering Defendants deny the
9 allegations of this paragraph.

10 6.54 This paragraph contains legal conclusions to which Answering Defendants are not
11 required to respond. To the extent an answer is required, Answering Defendants deny the
12 allegations of this paragraph.

13 6.55 The statements in this paragraph are statements that do not warrant a denial or
14 admission from Answering Defendants.

15 6.56 This paragraph contains legal conclusions to which Answering Defendants are not
16 required to respond.

17 6.57 Denied.

18 6.58 This paragraph contains legal conclusions to which Answering Defendants are not
19 required to respond. To the extent an answer is required, Answering Defendants deny the
20 allegations of this paragraph.

21 6.59 This paragraph contains legal conclusions to which Answering Defendants are not
22 required to respond. To the extent an answer is required, Answering Defendants deny the
23 allegations of this paragraph.

24 6.60 This paragraph contains legal conclusions to which Answering Defendants are not
25 required to respond. To the extent an answer is required, Answering Defendants deny the
26 allegations of this paragraph.

1 6.61 This paragraph contains legal conclusions to which Answering Defendants are not
2 required to respond. To the extent an answer is required, Answering Defendants deny the
3 allegations of this paragraph.

4 6.62 This paragraph contains legal conclusions to which Answering Defendants are not
5 required to respond. To the extent an answer is required, Answering Defendants deny the
6 allegations of this paragraph.

7 6.63 This paragraph contains legal conclusions to which Answering Defendants are not
8 required to respond. To the extent an answer is required, Answering Defendants lack sufficient
9 information to admit or deny the allegations and on this basis deny them.

10 6.64 This paragraph contains legal conclusions to which Answering Defendants are not
11 required to respond. To the extent an answer is required, Answering Defendants deny the
12 allegations of this paragraph.

13 7.1 Answering Defendants re-state responses to each and every item and allegation
14 above.

15 7.2 This paragraph contains legal conclusions to which Answering Defendants are not
16 required to respond. To the extent an answer is required, Answering Defendants deny the
17 allegations of this paragraph.

18 7.3 This paragraph contains legal conclusions to which Answering Defendants are not
19 required to respond. To the extent an answer is required, Answering Defendants deny the
20 allegations of this paragraph.

21 8.1 Answering Defendants re-state responses to each and every item and allegation
22 above.

23 8.2 This paragraph contains legal conclusions to which Answering Defendants are not
24 required to respond. To the extent an answer is required, Answering Defendants lack sufficient
25 information to admit or deny the allegations and on this basis deny them.
26

1 8.3 This paragraph contains legal conclusions to which Answering Defendants are not
2 required to respond. To the extent an answer is required, Answering Defendants lack sufficient
3 information to admit or deny the allegations and on this basis deny them.

4 8.4 This paragraph contains legal conclusions to which Answering Defendants are not
5 required to respond. To the extent an answer is required, Answering Defendants lack sufficient
6 information to admit or deny the allegations and on this basis deny them.

7 8.5 The statements in this paragraph are statements that do not warrant a denial or
8 admission from Answering Defendants.

9 9.1 Answering Defendants re-state responses to each and every item and allegation
10 above.

11 9.2 This paragraph contains legal conclusions to which Answering Defendants are not
12 required to respond. To the extent an answer is required, Answering Defendants lack sufficient
13 information to admit or deny the allegations and on this basis deny them.

14 9.3 This paragraph contains legal conclusions to which Answering Defendants are not
15 required to respond. To the extent an answer is required, Answering Defendants lack sufficient
16 information to admit or deny the allegations and on this basis deny them.

17 9.4 This paragraph contains legal conclusions to which Answering Defendants are not
18 required to respond. To the extent an answer is required, Answering Defendants lack sufficient
19 information to admit or deny the allegations and on this basis deny them.

20 10.1 Answering Defendants re-state responses to each and every item and allegation
21 above.

22 10.2 This paragraph contains legal conclusions to which Answering Defendants are not
23 required to respond. To the extent an answer is required, Answering Defendants lack sufficient
24 information to admit or deny the allegations and on this basis deny them.

25 10.3 This paragraph contains legal conclusions to which Answering Defendants are not
26 required to respond. To the extent an answer is required, Answering Defendants lack sufficient
information to admit or deny the allegations and on this basis deny them.

1 10.4 This paragraph contains legal conclusions to which Answering Defendants are not
2 required to respond. To the extent an answer is required, Answering Defendants lack sufficient
3 information to admit or deny the allegations and on this basis deny them.

4 10.5 This paragraph contains legal conclusions to which Answering Defendants are not
5 required to respond. To the extent an answer is required, Answering Defendants lack sufficient
6 information to admit or deny the allegations and on this basis deny them.

7 10.6 This paragraph contains legal conclusions to which Answering Defendants are not
8 required to respond. To the extent an answer is required, Answering Defendants lack sufficient
9 information to admit or deny the allegations and on this basis deny them.

10 10.7 This paragraph contains legal conclusions to which Answering Defendants are not
11 required to respond. To the extent an answer is required, Answering Defendants lack sufficient
12 information to admit or deny the allegations and on this basis deny them.

13 10.8 This paragraph contains legal conclusions to which Answering Defendants are not
14 required to respond. To the extent an answer is required, Answering Defendants lack sufficient
15 information to admit or deny the allegations and on this basis deny them.

16 10.9 This paragraph contains legal conclusions to which Answering Defendants are not
17 required to respond. To the extent an answer is required, Answering Defendants lack sufficient
18 information to admit or deny the allegations and on this basis deny them.

19 10.10 This paragraph contains legal conclusions to which Answering Defendants are not
20 required to respond. To the extent an answer is required, Answering Defendants lack sufficient
21 information to admit or deny the allegations and on this basis deny them.

22 10.11 This paragraph contains legal conclusions to which Answering Defendants are not
23 required to respond. To the extent an answer is required, Answering Defendants lack sufficient
24 information to admit or deny the allegations and on this basis deny them.

25 10.12 This paragraph contains legal conclusions to which Answering Defendants are not
26 required to respond. To the extent an answer is required, Answering Defendants lack sufficient
information to admit or deny the allegations and on this basis deny them.

1 11.1 Answering Defendants re-state responses to each and every item and allegation
2 above.

3 11.2 The statements in this paragraph are statements that do not warrant a denial or
4 admission from Answering Defendants.

5 11.3 The statements in this paragraph are statements that do not warrant a denial or
6 admission from Answering Defendants.

7 11.4 The statements in this paragraph are statements that do not warrant a denial or
8 admission from Answering Defendants.

9 11.5 The statements in this paragraph are statements that do not warrant a denial or
10 admission from Answering Defendants.

11 11.6 This paragraph contains legal conclusions to which Answering Defendants are not
12 required to respond. To the extent an answer is required, Answering Defendants lack sufficient
13 information to admit or deny the allegations and on this basis deny them.

14 11.7 This paragraph contains legal conclusions to which Answering Defendants are not
15 required to respond. To the extent an answer is required, Answering Defendants deny the
16 allegations of this paragraph.

17 11.8 This paragraph contains legal conclusions to which Answering Defendants are not
18 required to respond. To the extent an answer is required, Answering Defendants deny the
19 allegations of this paragraph.

20 11.9 The statements in this paragraph are statements that do not warrant a denial or
21 admission from Answering Defendants.

22 11.10 This paragraph contains legal conclusions to which Answering Defendants are not
23 required to respond. To the extent an answer is required, Answering Defendants deny the
24 allegations of this paragraph.

25 11.11 The statements in this paragraph are statements that do not warrant a denial or
26 admission from Answering Defendants.

1 11.12 This paragraph contains legal conclusions to which Answering Defendants are not
2 required to respond. To the extent an answer is required, Answering Defendants deny the
3 allegations of this paragraph.

4 11.13 This paragraph contains legal conclusions to which Answering Defendants are not
5 required to respond. To the extent an answer is required, Answering Defendants deny the
6 allegations of this paragraph.

7 11.14 This paragraph contains legal conclusions to which Answering Defendants are not
8 required to respond. To the extent an answer is required, Answering Defendants deny the
9 allegations of this paragraph.

10 11.15 This paragraph contains legal conclusions to which Answering Defendants are not
11 required to respond. To the extent an answer is required, Answering Defendants deny the
12 allegations of this paragraph.

13 11.16 This paragraph contains legal conclusions to which Answering Defendants are not
14 required to respond and statements that do not require an admission or denial from
15 Answering Defendants. To the extent an answer is required, Answering Defendants deny the
16 allegations of this paragraph.

17 11.17 This paragraph contains legal conclusions to which Answering Defendants are not
18 required to respond. To the extent an answer is required, Answering Defendants deny the
19 allegations of this paragraph.

20 11.18 This paragraph contains legal conclusions to which Answering Defendants are not
21 required to respond. To the extent an answer is required, Answering Defendants lack sufficient
22 information to admit or deny the allegations and on this basis deny them.

23 11.19 This paragraph contains legal conclusions to which Answering Defendants are not
24 required to respond. To the extent an answer is required, Answering Defendants deny the
25 allegations of this paragraph.
26

1 11.20 This paragraph contains legal conclusions to which Answering Defendants are not
2 required to respond. To the extent an answer is required, Answering Defendants deny the
3 allegations of this paragraph.

4 11.21 The statements in this paragraph are statements that do not warrant a denial or
5 admission from Answering Defendants.

6 11.21.1 This paragraph contains legal conclusions to which Answering Defendants are
7 not required to respond. To the extent an answer is required, Answering Defendants lack
8 sufficient information to admit or deny the allegations and on this basis deny them.

9 11.21.2 This paragraph contains legal conclusions to which Answering Defendants are
10 not required to respond. To the extent an answer is required, Answering Defendants lack
11 sufficient information to admit or deny the allegations and on this basis deny them.

12 11.21.3 This paragraph contains legal conclusions to which Answering Defendants are
13 not required to respond. To the extent an answer is required, Answering Defendants lack
14 sufficient information to admit or deny the allegations and on this basis deny them.

15 11.22 This paragraph contains legal conclusions to which Answering Defendants are not
16 required to respond. To the extent an answer is required, Answering Defendants deny the
17 allegations of this paragraph.

18 11.22.1 This paragraph contains legal conclusions to which Answering Defendants are
19 not required to respond. To the extent an answer is required, Answering Defendants lack
20 sufficient information to admit or deny the allegations and on this basis deny them.

21 11.22.2 Answering Defendants assert the Appointment of Successor Trustee speaks
22 for itself. This paragraph contains legal conclusions to which Answering Defendants are not
23 required to respond. To the extent an answer is required, Answering Defendants deny the
24 allegations of this paragraph.

25 11.22.3 This paragraph contains legal conclusions to which Answering Defendants are
26 not required to respond. To the extent an answer is required, Answering Defendants deny the
allegations of this paragraph.

1 11.23 This paragraph contains legal conclusions to which Answering Defendants are not
2 required to respond. To the extent an answer is required, Answering Defendants deny the
3 allegations of this paragraph.

4 12.1 Answering Defendants re-state responses to each and every item and allegation
5 above.

6 12.2 This paragraph contains legal conclusions to which Answering Defendants are not
7 required to respond and statements that do not warrant an admission or denial from
8 Answering Defendants. To the extent an answer is required, Answering Defendants deny the
9 allegations of this paragraph.

10 12.3 This paragraph contains legal conclusions to which Answering Defendants are not
11 required to respond. To the extent an answer is required, Answering Defendants deny the
12 allegations of this paragraph.

13 12.4 The statements in this paragraph are statements that do not warrant a denial or
14 admission from Answering Defendants.

15 12.5 This paragraph contains legal conclusions to which Answering Defendants are not
16 required to respond. To the extent an answer is required, Answering Defendants deny the
17 allegations of this paragraph.

18 12.6 This paragraph contains legal conclusions to which Answering Defendants are not
19 required to respond and statements that do not warrant an admission or denial from
20 Answering Defendants. To the extent an answer is required, Answering Defendants deny the
21 allegations of this paragraph.

22 12.7 This paragraph contains legal conclusions to which Answering Defendants are not
23 required to respond. To the extent an answer is required, Answering Defendants deny the
24 allegations of this paragraph.

25 12.8 This paragraph contains legal conclusions to which Answering Defendants are not
26 required to respond and statements that do not warrant an admission or denial from

1 Answering Defendants. To the extent an answer is required, Answering Defendants deny the
2 allegations of this paragraph.

3 12.9 This paragraph contains legal conclusions to which Answering Defendants are not
4 required to respond. To the extent an answer is required, Answering Defendants deny the
5 allegations of this paragraph.

6 12.10 This paragraph contains legal conclusions to which Answering Defendants are not
7 required to respond. To the extent an answer is required, Answering Defendants deny the
8 allegations of this paragraph.

9 12.11 The statements in this paragraph are a request for relief that do not warrant a denial or
10 admission from Answering Defendants.

11 13.1 Answering Defendants re-state responses to each and every item and allegation
12 above.

13 13.2 This paragraph contains legal conclusions to which Answering Defendants are not
14 required to respond. To the extent an answer is required, Answering Defendants lack sufficient
15 information to admit or deny the allegations and on this basis deny them.

16 13.2A This paragraph contains legal conclusions to which Answering Defendants are not
17 required to respond. To the extent an answer is required, Answering Defendants lack sufficient
18 information to admit or deny the allegations and on this basis deny them.

19 13.2B This paragraph contains legal conclusions to which Answering Defendants are not
20 required to respond. To the extent an answer is required, Answering Defendants lack sufficient
21 information to admit or deny the allegations and on this basis deny them.

22 13.2C This paragraph contains legal conclusions to which Answering Defendants are not
23 required to respond. To the extent an answer is required, Answering Defendants lack sufficient
24 information to admit or deny the allegations and on this basis deny them.

25 13.2D This paragraph contains legal conclusions to which Answering Defendants are not
26 required to respond. To the extent an answer is required, Answering Defendants lack sufficient
information to admit or deny the allegations and on this basis deny them.

1 13.2E This paragraph contains legal conclusions to which Answering Defendants are not
2 required to respond. To the extent an answer is required, Answering Defendants lack sufficient
3 information to admit or deny the allegations and on this basis deny them.

4 13.3 This paragraph contains legal conclusions to which Answering Defendants are not
5 required to respond. To the extent an answer is required, Answering Defendants deny the
6 allegations of this paragraph.

7 13.4 The statements in this paragraph are statements that do not warrant a denial or
8 admission from Answering Defendants.

9 13.4A This paragraph contains legal conclusions to which Answering Defendants are not
10 required to respond. To the extent an answer is required, Answering Defendants lack sufficient
11 information to admit or deny the allegations and on this basis deny them.

12 13.4B This paragraph contains legal conclusions to which Answering Defendants are not
13 required to respond. To the extent an answer is required, Answering Defendants lack sufficient
14 information to admit or deny the allegations and on this basis deny them.

15 13.4C This paragraph contains legal conclusions to which Answering Defendants are not
16 required to respond. To the extent an answer is required, Answering Defendants lack sufficient
17 information to admit or deny the allegations and on this basis deny them.

18 13.4D This paragraph contains legal conclusions to which Answering Defendants are not
19 required to respond. To the extent an answer is required, Answering Defendants lack sufficient
20 information to admit or deny the allegations and on this basis deny them.

21 13.4E This paragraph contains legal conclusions to which Answering Defendants are not
22 required to respond. To the extent an answer is required, Answering Defendants lack sufficient
23 information to admit or deny the allegations and on this basis deny them.

24 13.4F This paragraph contains legal conclusions to which Answering Defendants are not
25 required to respond. To the extent an answer is required, Answering Defendants lack sufficient
26 information to admit or deny the allegations and on this basis deny them.

1 13.4G This paragraph contains legal conclusions to which Answering Defendants are not
2 required to respond. To the extent an answer is required, Answering Defendants lack sufficient
3 information to admit or deny the allegations and on this basis deny them.

4 13.4H This paragraph contains legal conclusions to which Answering Defendants are not
5 required to respond. To the extent an answer is required, Answering Defendants lack sufficient
6 information to admit or deny the allegations and on this basis deny them.

7 13.4I This paragraph contains legal conclusions to which Answering Defendants are not
8 required to respond. To the extent an answer is required, Answering Defendants lack sufficient
9 information to admit or deny the allegations and on this basis deny them.

10 13.4J This paragraph contains legal conclusions to which Answering Defendants are not
11 required to respond. To the extent an answer is required, Answering Defendants lack sufficient
12 information to admit or deny the allegations and on this basis deny them.

13 13.4K This paragraph contains legal conclusions to which Answering Defendants are not
14 required to respond. To the extent an answer is required, Answering Defendants lack sufficient
15 information to admit or deny the allegations and on this basis deny them.

16 13.5 This paragraph contains legal conclusions to which Answering Defendants are not
17 required to respond. To the extent an answer is required, Answering Defendants lack sufficient
18 information to admit or deny the allegations and on this basis deny them.

19 13.5A This paragraph contains legal conclusions to which Answering Defendants are not
20 required to respond. To the extent an answer is required, Answering Defendants lack sufficient
21 information to admit or deny the allegations and on this basis deny them.

22 13.5B This paragraph contains legal conclusions to which Answering Defendants are not
23 required to respond. To the extent an answer is required, Answering Defendants lack sufficient
24 information to admit or deny the allegations and on this basis deny them.

25 13.5C This paragraph contains legal conclusions to which Answering Defendants are not
26 required to respond. To the extent an answer is required, Answering Defendants lack sufficient
information to admit or deny the allegations and on this basis deny them.

1 13.5D This paragraph contains legal conclusions to which Answering Defendants are not
2 required to respond. To the extent an answer is required, Answering Defendants lack sufficient
3 information to admit or deny the allegations and on this basis deny them.

4 13.5E This paragraph contains legal conclusions to which Answering Defendants are not
5 required to respond. To the extent an answer is required, Answering Defendants lack sufficient
6 information to admit or deny the allegations and on this basis deny them.

7 13.5F This paragraph contains legal conclusions to which Answering Defendants are not
8 required to respond. To the extent an answer is required, Answering Defendants lack sufficient
9 information to admit or deny the allegations and on this basis deny them.

10 13.5G This paragraph contains legal conclusions to which Answering Defendants are not
11 required to respond. To the extent an answer is required, Answering Defendants lack sufficient
12 information to admit or deny the allegations and on this basis deny them.

13 13.5H This paragraph contains legal conclusions to which Answering Defendants are not
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15 information to admit or deny the allegations and on this basis deny them.

16 13.5I This paragraph contains legal conclusions to which Answering Defendants are not
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18 information to admit or deny the allegations and on this basis deny them.

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21 information to admit or deny the allegations and on this basis deny them.

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23 required to respond. To the extent an answer is required, Answering Defendants lack sufficient
24 information to admit or deny the allegations and on this basis deny them.

25 13.6 This paragraph contains legal conclusions to which Answering Defendants are not
26 required to respond. To the extent an answer is required, Answering Defendants deny the
allegations of this paragraph.

1 13.7 This paragraph contains legal conclusions to which Answering Defendants are not
2 required to respond. To the extent an answer is required, Answering Defendants lack sufficient
3 information to admit or deny the allegations and on this basis deny them.

4 13.8 This paragraph contains legal conclusions to which Answering Defendants are not
5 required to respond. To the extent an answer is required, Answering Defendants deny the
6 allegations of this paragraph.

7 13.8A This paragraph contains legal conclusions to which Answering Defendants are not
8 required to respond. To the extent an answer is required, Answering Defendants deny the
9 allegations of this paragraph.

10 13.8B This paragraph contains legal conclusions to which Answering Defendants are not
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12 allegations of this paragraph.

13 13.8C This paragraph contains legal conclusions to which Answering Defendants are not
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15 allegations of this paragraph.

16 13.8D This paragraph contains legal conclusions to which Answering Defendants are not
17 required to respond. To the extent an answer is required, Answering Defendants deny the
18 allegations of this paragraph.

19 13.8E This paragraph contains legal conclusions to which Answering Defendants are not
20 required to respond. To the extent an answer is required, Answering Defendants deny the
21 allegations of this paragraph.

22 13.9 This paragraph contains legal conclusions to which Answering Defendants are not
23 required to respond. To the extent an answer is required, Answering Defendants lack sufficient
24 information to admit or deny the allegations and on this basis deny them.

25 13.9A This paragraph contains legal conclusions to which Answering Defendants are not
26 required to respond. To the extent an answer is required, Answering Defendants lack sufficient
information to admit or deny the allegations and on this basis deny them.

1 13.9B This paragraph contains legal conclusions to which Answering Defendants are not
2 required to respond. To the extent an answer is required, Answering Defendants lack sufficient
3 information to admit or deny the allegations and on this basis deny them.

4 13.9C This paragraph contains legal conclusions to which Answering Defendants are not
5 required to respond. To the extent an answer is required, Answering Defendants lack sufficient
6 information to admit or deny the allegations and on this basis deny them.

7 13.10 This paragraph contains legal conclusions to which Answering Defendants are not
8 required to respond. To the extent an answer is required, Answering Defendants deny the
9 allegations of this paragraph.

10 13.11 This paragraph contains legal conclusions to which Answering Defendants are not
11 required to respond. To the extent an answer is required, Answering Defendants deny the
12 allegations of this paragraph.

13 13.12 This paragraph contains legal conclusions to which Answering Defendants are not
14 required to respond. To the extent an answer is required, Answering Defendants deny the
15 allegations of this paragraph.

16 14.1 Answering Defendants re-state responses to each and every item and allegation
17 above.

18 14.2 The statements in this paragraph are statements that do not warrant a denial or
19 admission from Answering Defendants.

20 14.3 This paragraph contains legal conclusions to which Answering Defendants are not
21 required to respond. To the extent an answer is required, Answering Defendants deny the
22 allegations of this paragraph.

23 14.4 This paragraph contains legal conclusions to which Answering Defendants are not
24 required to respond. To the extent an answer is required, Answering Defendants deny the
25 allegations of this paragraph.
26

1 14.5 This paragraph contains legal conclusions to which Answering Defendants are not
2 required to respond. To the extent an answer is required, Answering Defendants deny the
3 allegations of this paragraph.

4 14.6 This paragraph contains legal conclusions to which Answering Defendants are not
5 required to respond. To the extent an answer is required, Answering Defendants deny the
6 allegations of this paragraph.

7 14.7 This paragraph contains legal conclusions to which Answering Defendants are not
8 required to respond. To the extent an answer is required, Answering Defendants deny the
9 allegations of this paragraph.

10 14.8 This paragraph contains legal conclusions to which Answering Defendants are not
11 required to respond and statements that do not warrant an admission or denial from
12 Answering Defendants. To the extent an answer is required, Answering Defendants deny the
13 allegations of this paragraph.

14 15.1 Answering Defendants re-state responses to each and every item and allegation
15 above.

16 15.2 The statements in this paragraph are statements that do not warrant a denial or
17 admission from Answering Defendants.

18 15.3 This paragraph contains legal conclusions to which Answering Defendants are not
19 required to respond and requests for relief which do not warrant an admission or denial from
20 Answering Defendants. To the extent an answer is required, Answering Defendants deny the
21 allegations of this paragraph.

22 **DAMAGES AND EQUITABLE RELIEF**

23 The statements in this paragraph are a request for relief which do not warrant an
24 admission or denial from Answering Defendants. To the extent an answer is required,
25 Answering Defendants deny the allegations of this paragraph.
26

DEMAND FOR JURY TRIAL

The statements in this paragraph are statements that do not warrant a denial or admission from Answering Defendants.

ANSWER TO APPENDIX I

3.32.1 Answering Defendants lack sufficient information or belief to either admit or deny the allegations in this paragraph and therefore deny them.

3.32.2 Answering Defendants lack sufficient information or belief to either admit or deny the allegations in this paragraph and therefore deny them.

3.32.3 Answering Defendants lack sufficient information or belief to either admit or deny the allegations in this paragraph and therefore deny them.

3.32.4 Answering Defendants lack sufficient information or belief to either admit or deny the allegations in this paragraph and therefore deny them.

3.32.5 Answering Defendants lack sufficient information or belief to either admit or deny the allegations in this paragraph and therefore deny them.

3.32.6 Answering Defendants lack sufficient information or belief to either admit or deny the allegations in this paragraph and therefore deny them.

3.32.7 Answering Defendants lack sufficient information or belief to either admit or deny the allegations in this paragraph and therefore deny them.

3.32.8 Answering Defendants lack sufficient information or belief to either admit or deny the allegations in this paragraph and therefore deny them.

3.32.9 Answering Defendants lack sufficient information or belief to either admit or deny the allegations in this paragraph and therefore deny them.

3.32.10 Answering Defendants lack sufficient information or belief to either admit or deny the allegations in this paragraph and therefore deny them.

3.32.11 Answering Defendants lack sufficient information or belief to either admit or deny the allegations in this paragraph and therefore deny them.

1 3.32.12 Answering Defendants admit they received one phone call from Plaintiffs on
2 or about February 5, 2009. Answering Defendants lack sufficient information or belief to
3 either admit or deny the remaining allegations in this paragraph and therefore deny them.

4 3.32.13 Answering Defendants lack sufficient information or belief to either admit or
5 deny the allegations in this paragraph and therefore deny them.

6 3.32.14 Answering Defendants lack sufficient information or belief to either admit or
7 deny the allegations in this paragraph and therefore deny them.

8 3.32.15 Answering Defendants lack sufficient information or belief to either admit or
9 deny the allegations in this paragraph and therefore deny them.

10 3.32.16 Answering Defendants lack sufficient information or belief to either admit or
11 deny the allegations in this paragraph and therefore deny them.

12 3.32.17 Answering Defendants lack sufficient information or belief to either admit or
13 deny the allegations in this paragraph and therefore deny them.

14 3.32.18 Answering Defendants lack sufficient information or belief to either admit or
15 deny the allegations in this paragraph and therefore deny them.

16 3.32.19 Answering Defendants lack sufficient information or belief to either admit or
17 deny the allegations in this paragraph and therefore deny them.

18 3.32.20 Answering Defendants lack sufficient information or belief to either admit or
19 deny the allegations in this paragraph and therefore deny them.

20 3.32.21 Answering Defendants lack sufficient information or belief to either admit or
21 deny the allegations in this paragraph and therefore deny them.

22 3.32.22 Answering Defendants lack sufficient information or belief to either admit or
23 deny the allegations in this paragraph and therefore deny them.

24 3.32.23 Answering Defendants lack sufficient information or belief to either admit or
25 deny the allegations in this paragraph and therefore deny them.

26 3.32.24 Answering Defendants lack sufficient information or belief to either admit or
deny the allegations in this paragraph and therefore deny them.

1 3.32.25 Answering Defendants lack sufficient information or belief to either admit or
2 deny the allegations in this paragraph and therefore deny them.

3 3.32.26 Answering Defendants lack sufficient information or belief to either admit or
4 deny the allegations in this paragraph and therefore deny them.

5 3.32.27 Answering Defendants lack sufficient information or belief to either admit or
6 deny the allegations in this paragraph and therefore deny them.

7 3.32.28 Answering Defendants lack sufficient information or belief to either admit or
8 deny the allegations in this paragraph and therefore deny them.

9 3.32.29 Answering Defendants lack sufficient information or belief to either admit or
10 deny the allegations in this paragraph and therefore deny them.

11 3.32.30 Answering Defendants lack sufficient information or belief to either admit or
12 deny the allegations in this paragraph and therefore deny them.

13 3.32.31 Answering Defendants lack sufficient information or belief to either admit or
14 deny the allegations in this paragraph and therefore deny them.

15 3.32.32 Answering Defendants lack sufficient information or belief to either admit or
16 deny the allegations in this paragraph and therefore deny them.

17 3.32.33 Answering Defendants lack sufficient information or belief to either admit or
18 deny the allegations in this paragraph and therefore deny them.

19 3.32.34 Answering Defendants lack sufficient information or belief to either admit or
20 deny the allegations in this paragraph and therefore deny them.

21 3.32.35 Answering Defendants lack sufficient information or belief to either admit or
22 deny the allegations in this paragraph and therefore deny them.

23 3.32.36 Answering Defendants lack sufficient information or belief to either admit or
24 deny the allegations in this paragraph and therefore deny them.

25 3.32.37 Answering Defendants lack sufficient information or belief to either admit or
26 deny the allegations in this paragraph and therefore deny them.

1 3.32.38 Answering Defendants lack sufficient information or belief to either admit or
2 deny the allegations in this paragraph and therefore deny them.

3 3.32.39 Answering Defendants lack sufficient information or belief to either admit or
4 deny the allegations in this paragraph and therefore deny them.

5 3.32.40 Answering Defendants lack sufficient information or belief to either admit or
6 deny the allegations in this paragraph and therefore deny them.

7 3.32.41 Answering Defendants lack sufficient information or belief to either admit or
8 deny the allegations in this paragraph and therefore deny them.

9 3.32.42 Answering Defendants lack sufficient information or belief to either admit or
10 deny the allegations in this paragraph and therefore deny them.

11 3.32.43 Answering Defendants assert the August 6, 2010 letter speaks for itself.

12 3.32.44 Answering Defendants lack sufficient information or belief to either admit or
13 deny the allegations in this paragraph and therefore deny them.

14 3.32.45 Answering Defendants lack sufficient information or belief to either admit or
15 deny the allegations in this paragraph and therefore deny them.

16 3.32.46 Answering Defendants lack sufficient information or belief to either admit or
17 deny the allegations in this paragraph and therefore deny them.

18 3.32.47 Answering Defendants lack sufficient information or belief to either admit or
19 deny the allegations in this paragraph and therefore deny them.

20 3.32.48 Answering Defendants lack sufficient information or belief to either admit or
21 deny the allegations in this paragraph and therefore deny them.

22 3.32.49 Answering Defendants lack sufficient information or belief to either admit or
23 deny the allegations in this paragraph and therefore deny them.

24 3.32.50 Answering Defendants lack sufficient information or belief to either admit or
25 deny the allegations in this paragraph and therefore deny them.

26 3.32. 51 Answering Defendants lack sufficient information or belief to either admit or
deny the allegations in this paragraph and therefore deny them.

1 3.32.52 Answering Defendants lack sufficient information or belief to either admit or
2 deny the allegations in this paragraph and therefore deny them.

3 3.32.53 Answering Defendants lack sufficient information or belief to either admit or
4 deny the allegations in this paragraph and therefore deny them.

5 3.32.54 Answering Defendants lack sufficient information or belief to either admit or
6 deny the allegations in this paragraph and therefore deny them.

7 3.32.55 Answering Defendants lack sufficient information or belief to either admit or
8 deny the allegations in this paragraph and therefore deny them.

9 3.32.56 Answering Defendants lack sufficient information or belief to either admit or
10 deny the allegations in this paragraph and therefore deny them.

11 3.32.57 Answering Defendants lack sufficient information or belief to either admit or
12 deny the allegations in this paragraph and therefore deny them.

13 3.32.58 Answering Defendants lack sufficient information or belief to either admit or
14 deny the allegations in this paragraph and therefore deny them.

15 3.32.59 Answering Defendants admit they sent Plaintiffs a Notice of Postponement
16 letter on or about February 18, 2011. Answering Defendants assert the February 18, 2011
17 letter speaks for itself. As to the remaining allegations, Answering Defendants lack sufficient
18 information or belief to either admit or deny the allegations in this paragraph and therefore
19 deny them.
20

21 3.32.60 Answering Defendants lack sufficient information or belief to either admit or
22 deny the allegations in this paragraph and therefore deny them.

23 3.32.61 Answering Defendants lack sufficient information or belief to either admit or
24 deny the allegations in this paragraph and therefore deny them.

25 3.32.62 Answering Defendants lack sufficient information or belief to either admit or
26 deny the allegations in this paragraph and therefore deny them.

1 3.32.63 Answering Defendants admit a notice was posted at the subject property on or
 2 about March 25, 2011 providing notice that the foreclosure sale had occurred. As to all
 3 remaining allegations, Answering Defendants lack sufficient information or belief to either
 4 admit or deny the allegations in this paragraph and therefore deny them.

5 3.32.64 Answering Defendants lack sufficient information or belief to either admit or
 6 deny the allegations in this paragraph and therefore deny them.

8 II. AFFIRMATIVE DEFENSES

9 Having answer Plaintiff's FAC, Answering Defendants assert the following affirmative
 10 defenses, the assertion of which in no way shifts the burden of proof to Answering Defendants:

- 11 1. Failure to State a Claim: The assertions in the FAC fail to state claims upon which relief
 12 can be granted.
- 13 2. Failure of Damages: Plaintiffs cannot allege any cognizable damages resulting from the
 14 acts alleged in the FAC.
- 15 3. Mitigation of Damages: Plaintiffs have failed to mitigate the alleged damages.
- 16 4. Waiver and Estoppel: Plaintiffs' claims are barred by the equitable doctrines of waiver
 17 and estoppel.
- 18 5. Breach of Contract: Plaintiffs breached the Note and defaulted according to the Deed of
 19 Trust by failing to make payment described in the Note and Deed of Trust.
- 20 6. Nonperformance of Condition Precedent: Plaintiffs breached the Note and defaulted
 21 according to the Deed of Trust by failing to make payments described in the Note and
 22 Deed of Trust.
- 23 7. Laches: The claims asserted in the FAC are barred in whole or in part by the equitable
 24 doctrine of laches.
- 25
- 26

- 1 8. Contributory Fault/Unclean Hands: The claims asserted in the FAC are barred in whole
2 or in part based on Plaintiffs' contributory fault and/or unclean hands.
3
4 9. Mootness. Plaintiffs' claims are moot and therefore barred at this time.
5
6 10. Statutory Exemption. The Plaintiffs' claim fall within an exemption from statutory
7 coverage.
8 11. Insufficient service. Plaintiffs have failed to effect proper service of the FAC.
9
10 12. Answering Defendants also assert the defenses of assumption of risk, mutual mistake,
11 and reserves the right to amend this Answer by way of adding additional affirmative
12 defenses, counter claims, or third party claims as additional facts are discovered,
13 without waiving defenses of lack of subject matter jurisdiction or any other valid
14 defense.

14 VI. PRAYER FOR RELIEF

15 Answering Defendants pray for judgment against Plaintiffs as follows:

- 16 1. That Plaintiffs' FAC be dismissed with prejudice;
17 2. That the Plaintiffs recover nothing on account of the claims made in the FAC.
18 3. That the Answering Defendant be awarded costs of suit herein; and
19 4. For such other and further relief as the Court deems equitable and just.
20

21
22 DATED this 10th day of May, 2012.

23 **ROUTH CRABTREE OLSEN, P.S.**

24
25 /s/ Heidi E. Buck

Heidi E. Buck, WSBA #41769

Attorneys for Defendants Northwest Trustee
Services, Inc., Jeff Stenman, Vonnie McElligott,
Rhea Pre, and Routh Crabtree Olsen, P.S.
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Declaration of Service

The undersigned makes the following declaration:

1. I am now, and at all times herein mentioned was a resident of the State of Washington, over the age of eighteen years and not a party to this action, and I am competent to be a witness herein.

2. That on May 10, 2012, I caused a copy of the **Answer of Defendants Northwest Trustee Services, Inc., Routh Crabtree Olsen, P.S., Jeff Stenman, Vonnie McElligott, and Rhea Pre** to be served to the following in the manner noted below:

Scott E. Stafne Andrew Krawczyk Stafne Law Firm 239 N. Olympic Ave. Arlington, WA 98223 Attorneys for Plaintiffs	<input checked="" type="checkbox"/> US Mail, Postage Prepaid <input type="checkbox"/> Hand Delivery <input type="checkbox"/> Overnight Mail <input type="checkbox"/> Facsimile
Fred Burnside Rebecca J. Francis Davis Wright Tremaine, LLP 1201 Third Ave., Suite 2200 Seattle, WA 98101-3045 Attorneys for Defendants JPMorgan Chase Bank, N.A.; Chase Home Finance, LLC; Mortgage Electronic Registration Systems, Inc.; and Federal Home Loan Mortgage Corporation	<input checked="" type="checkbox"/> US Mail, Postage Prepaid <input type="checkbox"/> Hand Delivery <input type="checkbox"/> Overnight Mail <input type="checkbox"/> Facsimile
Erin M. Stines Fidelity National Law Group 1200 6 th Ave., Suite 4100 Seattle, WA 98101 Attorneys for Defendant Chicago Title	<input checked="" type="checkbox"/> US Mail, Postage Prepaid <input type="checkbox"/> Hand Delivery <input type="checkbox"/> Overnight Mail <input type="checkbox"/> Facsimile

1 I declare under penalty of perjury under the laws of the state of Washington that the
2 foregoing is true and correct.

3 Signed this 10th day of May, 2012.
4

5 /s/ Kristine Stephan
6 Kristine Stephan, Paralegal
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